




Dated: August 20, 2009
The following is SO ORDERED:


George W. Emerson, Jr.
UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re:
JOSEPH W REEVES

Chapter 13

Debtor(s)
SSN XXX-XX-6930

Case No. 09-21716-E

Order Confirming Plan


It appearing to the Court that the debtor(s) has filed a plan which has been sent to the scheduled creditors; that at the confirmation hearing it appeared to the Court from statements of the Chapter 13 Trustee, and the entire record herein that the plan as finalized complies with 11 U.S.C.A. §1325(a) and other applicable provisions of Bankruptcy Code; and that the plan should be confirmed;

IT IS THEREFORE, ORDERED BY THE COURT:

1. That the debtor(s)' plan, which is attached hereto, is confirmed;
2. That the debtor pay into the plan as follows:

Debtor One Employer FEDERAL EXPRESS

\$832.00 SEMI-MONTHLY

If this is different from the originally proposed plan, then the Trustee is ordered to enter a separate order changing payment. Furthermore, the debtor(s)' future earnings shall remain under the exclusive control of this Court. In the event of dismissal, or conversion, funds held by the Trustee shall be paid to creditors unless otherwise ordered by the court. 

3. All property shall remain property of the Chapter 13 estate under §§541(a) and 1306(a) and shall revert in the debtor(s) only upon discharge pursuant to §1328(a), dismissal of the case, or specific order of the Court. The debtor(s) shall remain in possession of and in control of all property of the

Exh. A. - 4 pages

estate not transferred to the Trustee, and shall be responsible for the protection and preservation of all such property, pending further orders of the Court.

4. An attorney fee is allowed in the amount of \$2,400.00.

5. The percentage to be received by unsecured creditors is to be determined by the Trustee after the expiration of the 90 day bar date for the filing of claims; separate order to be entered thereon.

6. Any real estate tax claimants shall be treated as fully secured if the plan proposes to treat them as secured debts. If the debtor(s) surrender(s) any real property during the pendency of this case, the real property will no longer be property of the estate and the automatic stay shall terminate regarding interests of affected real property taxing authorities.

7. The balances of any student loans shall survive discharge if the plan indicates same.

CC: Sylvia Ford Brown
NE

LYNDA F TEEMS ATTY
ONE COMMERCE SQUARE
SUITE 2300
MEMPHIS, TN 38103-2464

/s/ Sylvia Ford Brown
Chapter 13 Trustee

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

SSN XXX-XX-6930

DEBTOR(S) JOSEPH W REEVES
:
BK NUMBER 09-21716-E
:4925 AVI
ARLINGTON, TN 38002

PLAN PAYMENT : (DEBTOR 1) \$832.00 SEMI-MONTHLY - Payroll Deducti

EMPLOYER(S) : FEDERAL EXPRESS
ATTN PAYROLL
3875 AIRWAYS BLVD
MEMPHIS, TN 38116

ADMINISTRATIVE Pay filing fee, Trustee fee, and debtor's attorney fee

MONTHLY
PLAN PYMT

AUTO INSURANCE:
AUTO INSURANCE NOT INCLUDED

PRIORITY CREDITORS

TAX COLLECTOR SANTA ROSA COUNTY \$32.00
UNITED STATES TREASURY \$157.00

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by t

BANK OF AMERICA NA	ongoing pmt. begin	05/01/2009	\$557.34
Approx. arrearage	\$1,542.55 Interest	0.00%	\$39.00

SECURED CREDITORS:

[retain lien 11 U.S.C.

	VALUE	INT RATE	MONTHLY PLAN PYMT
BANK OF AMERICA	\$10,000.00	8.90%	\$240.00
CITIFINANCIAL RETAIL SERVICES	\$1,722.53	6.00%	\$50.00

UNSECURED CREDITORS: The percentage to be received by unsecured creditors is to be determined by the Trustee upon the expiration of the 90 day bar date for the filing of claims; separate order to be entered.

BANK OF AMERICA	\$28,000.00
BANK OF AMERICA	\$39,245.66
ROUNDUP FUNDING	\$11,862.37
ROUNDUP FUNDING	\$5,745.50
PORTFOLIO RECOVERY ASSOCIATES	\$8,608.78
HOUSEHOLD FINANCIAL CORP	\$6,832.04
LORA E MAY	\$54,544.73
US BANK	\$16,891.94
USAA SAVINGS BANK	\$16,446.84
USAA FEDERAL SAVINGS BANK	\$30,167.12
SHEA MOSKOVITZ PLC	\$8,000.00
PORTFOLIO RECOVERY ASSOCIATES	\$1,763.53
[Add]	
UNITED STATES TREASURY	\$182.00
[Add]	
ECAST SETTLEMENT CORPORATION	\$4,788.31
PRA RECEIVABLES MANAGEMENT LLC	\$48,500.39

[Add]

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.